

This listing of claims will replace all prior versions, and listing, of claims in the application:

Listing of Claims:

Please amend the claims as follows:

1. (Currently Amended) A method for facilitating the issuing and redemption of ~~goods/service vouchers~~, a stored value instrument, comprising the steps of, ~~for issuance of the goods/services voucher:~~

issuing the ~~goods/services voucher~~; instrument

generating a randomly selected alphanumeric token associated with the ~~goods/services vouchers~~ instrument;

storing the token in ~~the~~ a system database; and

for redemption of the ~~goods/services voucher~~ instrument, requiring the provision of a token, comparing a provided token with the token stored in the database, and, if the tokens match designating the voucher as redeemed, wherein the method enables receipt of the ~~customer order provided token~~ by [[any]] at least one of a plurality of pathways.
2. (Currently Amended) The method in accordance with Claim 1, further comprising the step of delivering the ~~goods/services voucher~~ instrument to a designated beneficiary over a computer network.
3. (Currently Amended) The method in accordance with Claim 2, wherein the step of delivering the ~~goods/services voucher~~ instrument to the designated beneficiary comprises the step of delivering the ~~goods/services voucher~~ instrument by electronic mail.
4. (Currently Amended) The method in accordance with Claim 1, comprising the further step of receiving a customer order for issuing of ~~a goods/services voucher~~ an instrument

to a designated beneficiary, before issuance of the ~~goods/services voucher~~ an instrument, and issuing the ~~goods/services voucher~~ instrument for the designated beneficiary.

5. (Canceled)
6. (Previously Presented) The method in accordance with Claim 4, wherein the step of receiving the customer order includes receiving the order via a system web site.
7. (Previously Presented) The method in accordance with Claim 6, wherein the step of receiving customer order includes receiving the order via a system web site.
8. (Previously Presented) The method in accordance with Claim 6, wherein the step of receiving the customer order includes receiving the order via a portal web site servicing the plurality of subscribing goods/service providers.
9. (Previously Presented) The method in accordance with Claim 7, wherein the step of receiving the customer order includes the step of receiving the customer order from a physical retailer location where the customer is in attendance.
10. (Previously Presented) The method in accordance with Claim 8, wherein the customer order is received over a computer network.
11. (Previously Presented) The method in accordance with Claim 6, wherein the customer is a provider of a promotion and wishes goods/services items to be issued to a plurality of designated beneficiaries and wherein the step of receiving the order includes receiving order information from the customer designating details of the plurality of beneficiaries.
12. (Previously Presented) The method in accordance with Claim 10, wherein the order information is received over a computer network as a data file.

13. (Previously Presented) The method in accordance with Claim 11, comprising the further step of receiving payment information from the customer and of carrying out a check to determine the validity of the payment information.

14. (Currently Amended) The method in accordance with Claim 12, comprising the further step of receiving redemption information, the redemption information including the provided token, before redeeming the ~~goods/services voucher~~ instrument.

15. (Previously Presented) The method in accordance with Claim 13, the method enabling receipt of the redemption information by any one of a plurality of pathways.

16. (Previously Presented) The method in accordance with Claim 14, wherein the step of receiving the redemption information includes receiving the redemption information via interactive voice response.

17. (Previously Presented) The method in accordance with Claim 15, wherein the step of receiving the redemption information includes receiving the redemption information via a web interface.

18. (Previously Presented) The method in accordance with Claim 16, wherein the step of receiving the redemption information includes the step of receiving the redemption information via an interface with an electronic funds transfer network utilised by a payment transaction system.

19. (Previously Presented) The method in accordance with Claim 17, wherein the redemption information is received from a goods/service provider physical location.

20. (Previously Presented) The method in accordance with Claim 18, wherein the step of receiving the redemption information includes the step of receiving the redemption information from an on-line E Commerce system of a goods/services provider.

21. (Previously Presented) The method in accordance with Claim 19, wherein a beneficiary has provided the information to the on-line E Commerce system by way of entering or forwarding the information to the goods/services providers web site in exchange for goods/services.

22. (Currently Amended) The method in accordance with Claim 20, comprising the step of redeeming the ~~goods/services voucher~~ instrument for only a portion of its value.

23. (Currently Amended) The method in accordance with Claim 21, comprising the step of storing a remaining value of the partially redeemed ~~goods/services voucher~~ instrument in the system database for later redemption.

24. (Currently Amended) The method in accordance with Claim 22, wherein the step of issuing the ~~goods/services voucher~~ instrument includes the step of designating the ~~goods/services voucher~~ instrument for redemption in exchange for goods/services of one of a plurality of available subscribing goods/services providers.

25. (Currently Amended) The method in accordance with Claim 23, wherein the step of issuing the ~~goods/services voucher~~ instrument includes the step of generating a voucher image associated with the ~~goods/services voucher~~ instrument, the voucher image to be delivered to a beneficiary with the ~~goods/services voucher~~ instrument.

26. (Previously Presented) The method in accordance with Claim 24, wherein a different image is associated with each of the plurality of available subscribing goods/services providers.

27. (Previously Presented) The method in accordance with Claim 25, including the step of producing the voucher image form voucher image data stored in the system database.

28. (Previously Presented) The method in accordance with Claim 26, comprising the step of delivering the voucher image to a designated beneficiary over a computer network.

29. (Previously Presented) The method in accordance with Claim 27, comprising the step of delivering the voucher image as an e-mail attachment.

30. (Currently Amended) The method in accordance with Claim 1, wherein the step of issuing the ~~goods/services voucher~~ instrument includes transmitting ~~goods/services voucher~~ instrument over a computer network to a beneficiary, and wherein the step of redeeming the ~~goods/services voucher~~ instrument, includes the step of transmitting the voucher to an E Commerce web site.

31. (Currently Amended) ~~A goods/services voucher~~ An instrument used with the method of Claim 29.

32. (Currently Amended) A method of issuing the ~~voucher~~ instrument of Claim 30, comprising the steps of transmitting the ~~voucher~~ instrument to a computing device of a beneficiary.

33. (Currently Amended) The method of redeeming a ~~goods/services voucher~~ an instrument in accordance with Claim 31, comprising the step of transmitting ~~voucher~~ instrument information from an E Commerce web site to a redemption system.

34. (Currently Amended) A system for facilitating the issuing and redemption of ~~goods/services voucher~~ stored value instruments, comprising:

a computing system arranged to issue a ~~goods/services voucher~~ stored value instruments,
and;

generate [[a]] an alphanumeric token associated with the ~~goods/services voucher~~ stored value instruments for storage in a system database;

~~receiving means for~~ an input device capable of receiving a token [[:]] and transmitting the token to a computing system capable of ~~a means for~~ comparing the received token with the stored token; and

if the tokens match, designating the voucher as redeemed, wherein the receiving means may receive the token via any one of a plurality of pathways.

35. (Canceled)

36. (Currently Amended) The system in accordance with Claim 34, wherein the stored value ~~transfer~~ instrument operates as an account cheque for a bank or similar institution account.

37. (Currently Amended) The system in accordance with Claim 35, including means for transmitting the stored value ~~transfer~~ instrument to a beneficiary over a computer network.

38. (Currently Amended) The system in accordance with Claim 36, including a link to a bank computing system, wherein the bank system is arranged to advise the system via the link when to issue the stored value ~~transfer~~ instrument.

39. (Currently Amended) The system in accordance with Claim 37, further including a link to a redeeming bank system, wherein upon redemption of the redeeming bank is arranged to provide the ~~claim-code~~ token to the system via the link.

40. (Canceled)

41. (New) The method in accordance with Claim 1, wherein the token is one of issued and received by a pathway selected from the group comprising a computer terminal, a funds transfer terminal, a telephone and a mobile device.

42. (New) The system in accordance with Claim 34, wherein the instrument is purchased by redeeming loyalty units.